IN THE UNITED STATES BANKRUPTCY COURT FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

IN RE:

CHAPTER 13

PETER KENNETH SARAGO and

PATRICIA A. SARAGO

CASE NO. 1-21-01918-HWV

Debtors

CERTIFICATE OF SERVICE

I, Reagan K. VanSteenacker, Paralegal, with the firm of Mette, Evans & Woodside, hereby certify that on October 25, 2021, a true and correct copy of the foregoing NOTICE OF CHAPTER 13 BANKRUPTCY CASE, MEETING OF CREDITORS AND DEADLINES (with full Social Security number, redacted on this filed copy) was served by first-class mail, postage prepaid on the attached Amended Matrix.

SEE ATTACHED LIST.

METTE, EVANS & WOODSIDE

By: /s/ Reagan K. VanSteenacker
Reagan K. VanSteenacker

Bank of the West 2527 Camino Ramon San Ramon, CA 94583

Bank of the West 1450 Treat Blvd Walnut Creek, CA 94596

CBNA 5800 South Corporate Place Sioux Falls, SD 57108

CBNA PO Box 6497 Sioux Falls, SD 57117

Commonwealth of PA Department of Community & Economic Development 400 North Street, 4th Floor Harrisburg, PA 17120

Cumberland County Tax Bureau 21 Waterford Drive Suite 201 Mechanicsburg, PA 17050

Discover Bank PO Box 30954 Salt Lake City, UT 84130

Discover Financial Services P.O. Box 3025 New Albany, OH 43054-3025

Discover Fincl Svc LLC PO Box 3025 New Albany, OH 43054-3025

JPMCB Card PO Box 9013 Addison, TX 75001 Katie Maxwell, Esq. Walters & Galloway 54 E. Main Street Mechanicsburg, PA 17055

LL Bean/CBNA 50 NW Point Blvd Elk Grove, IL 60021

LVB Holdings, LLC 18484 Preston Road, #102-122 Dallas, TX 75252

Members First Federal Credit Union 5000 Louise Drive Mechanicsburg, PA 17055

PSECU 1500 Elmerton Avenue Harrisburg, PA 17110

Riverview Bank 200 Front Street Marysville, PA 17053

Synchrony Bank/Sam's Club 4125 Windward Plaza Alpharetta, GA 30005

Vertical Properties LP 4400 Gettysburg Road Camp Hill, PA 17011

Wells Fargo Card Service Credit Bureau Resolution Group PO Box 14517 Des Moines, IA 50306

Weltman, Weinberg & Reis Co. LPA

436 7th Ave Ste 2500 Pittsburgh, PA 15219

Westgate Resorts 5601 Windhover Drive Orlando, FL 32819

WF Card Svc PO Box 10438 MAC F8235-02F Des Moines, IA 50306-0438

Zwicker & Associates 3220 Tillman Drive, Suite 215 Bensalem, PA 19020

UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF PENNSYLVANIA

In re:

Peter Kenneth Sarago, aka Ken Sarago,

Chapter

13

Debtor 1

Case No.

1:21-bk-01918-HWV

Patricia A. Sarago,

Debtor 2

Notice

Notice is hereby given that:

The previously scheduled 341 meeting of creditors has been rescheduled to:

341 meeting by video conference, further details will be provided to you Date: November 4, 2021

Time: 10:00 AM

Address of the Bankruptcy Clerk's Office: Ronald Reagan Federal Building 228 Walnut St, Rm 320 Harrisburg, PA 17101–1737 (717) 901–2800

For the Court: Terrence S. Miller

Clerk of the Bankruptcy Court: By: LyndseyPrice, Deputy Clerk

Hours Open: Monday - Friday 9:00 AM - 4:00 PM

Date: September 29, 2021

ntnew341 (04/18)

Information to id	entify the case:			
Debtor 1:	Peter Kenneth Sarago	Social Security number or ITIN:	xxx-xx-3238	
	First Name Middle Name Last Name			
Debtor 2: (Spouse, if filing)	Patricia A. Sarago	Social Security number or ITIN:	xxx-xx-5331	
	First Name Middle Name Last Name			
United States Bankruptcy Court: Middle District of Pennsylvania		Date case filed for chapter:	13	8/31/21
Case number:	1:21-bk-01918-HWV			

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

04/19/21

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at pace-uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Peter Kenneth Sarago	Patricia A. Sarago
2.	All other names used in the last 8 years	aka Ken Sarago	
3.	Address	19 Nicolas Drive Carlisle, PA 17015	19 Nicolas Drive Carlisle, PA 17015
4.	Debtor's attorney Name and address	Tracy Lynn Updike Mette, Evans & Woodside 3401 North Front Street	Contact phone 717 232-5000 Email: tlupdike@mette.com
	Traine and address	PO Box 5950 Harrisburg, PA 17110-0950	
5.	Bankruptcy trustee Name and address	Jack N Zaharopoulos (Trustee) Standing Chapter 13 Trustee 8125 Adams Drive, Suite A Hummelstown, PA 17036	Contact phone 717-566-6097
			Email: info@pamd13trustee.com
	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at		Hours open: Monday – Friday 9:00 AM to 4:00 PM
		Ronald Reagan Federal Building 228 Walnut St, Rm 320 Harrisburg, PA 17101–1737	Contact phone (717) 901-2800
	pacer.uscourts.gov.		Date: 9/1/21

For more information, see page 2

Receiving Court Issued Orders and Notices by E-Mail: (1) Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov. (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form (www.pamb.uscourts.gov/debn-form), with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

page 1

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	October 7, 2021 at 09:00 AM (by video conf.) The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. *** Valid photo identification and proof of social security	Location: Debtor/Counsel: you will be emailed 6 days prior to the meeting date with the Zoom link details. Any other party wishing to appear: You must email the Trustee's Office at info@pamd13trustee.com prior to the meeting and you will be emailed instructions.		
	number are required ***			
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: a motion if you assert that the debtors are not entitled to receive under U.S.C. § 1328(f), or	Filing deadline: 12/6/21 a discharge		
	a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).			
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 11/9/21		
	Deadline for governmental units to file a proof of claim:	Filing deadline: 2/27/22		
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.			
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors		
9. Filing of plan	The debtor has not filed a plan as of this date. A copy of the plan and be sent separately.	d a notice of the hearing on confirmation will		
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.			
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts belo according to a plan. A plan is not effective unless the court confirms plan and appear at the confirmation hearing. A copy of the plan, if r the confirmation hearing is not indicated on this notice, you will be a debtor will remain in possession of the property and may continue to court orders otherwise.	s it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The		
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully ex to creditors, even if the case is converted to chapter 7. Debtors mus You may inspect that list at the bankruptcy clerk's office or online at law does not authorize an exemption that debtors claimed, you may	st file a list of property claimed as exempt. pacer uscourts gov. If you believe that the		
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts However, unless the court orders otherwise, the debts will not be di are made. A discharge means that creditors may never try to collec as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in the you believe that the debtors are not entitled to a discharge of any of must file a motion. The bankruptcy clerk's office must receive the of exemptions in line 8.	scharged until all payments under the plan t the debt from the debtors personally except ed from discharge under 11 U.S.C. § ne bankruptcy clerk's office by the deadline. If t their debts under 11 U.S.C. § 1328(f), you		

page 2